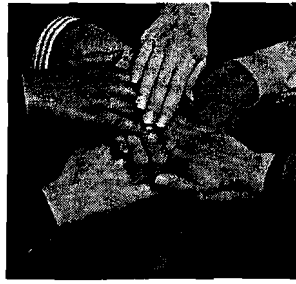
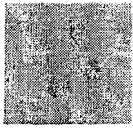


Visa Commercial Solutions



**Merchant Category Codes for
IRS Form 1099-MISC Reporting**





MCC List Simplifies 1099 Reporting

The Internal Revenue Service (IRS) has published an optional revenue procedure that allows users of Visa commercial payment products to use Merchant Category Codes (MCCs) to determine which payment card transactions are reportable to the federal government on IRS Form 1099-MISC (Miscellaneous Income).

Companies and government agencies that use commercial payment products to pay for merchandise and services are required to report payments *for services* to the IRS. Historically, determining which payments were for services and which were for merchandise was an arduous process and frequently required a review of individual transaction detail. The new IRS revenue procedure and "MCC List" takes the guesswork out of this process by allowing cardholders to determine reportable payments based on the supplier's MCC.

In general, the revenue procedure classifies businesses by MCC according to whether they predominantly furnish services (for which payments are reportable) or merchandise (for which payments are not reportable). For example, payments to a company that primarily sells computer hardware would not be reportable, whereas payments to a company that primarily performs computer maintenance and repair would be reportable, because the company is providing a service.

The revenue procedure permits companies and government agencies to rely on the MCC List in determining whether a payment card transaction is subject to reporting under section 6041 or section 6041A of the Internal Revenue Code. Although use of the MCC List is optional, it provides a convenient and reliable way to identify reportable transactions and greatly simplifies the annual task of 1099 reporting.

This booklet provides frequently asked questions about the IRS revenue procedure and includes the IRS' MCC List which may be used to determine which transactions are reportable. For additional information, please consult IRS Revenue Procedure 2004-43, which was published on August 2, 2004 in Internal Revenue Bulletin 2004-31 and is posted on the IRS web site at www.irs.gov/irb/2004-31_IRB/ar17.html.



Frequently Asked Questions

1. What is a Merchant Category Code?

A Merchant Category Code (MCC) is a four-digit number used by the bankcard industry to classify suppliers into market segments. There are approximately 600 MCCs that denote various types of business (e.g., 5111 Office Supplies, 7299 Dog Grooming Services, 5722 Household Appliance Stores).

2. How is the MCC assigned?

The MCC is assigned by the Acquiring financial institution when a supplier first begins accepting Visa payment cards. The MCC is assigned based on the supplier's primary line of business. For example, if a supplier primarily sells computers, it may be assigned MCC 5732 "Computer Hardware". If a supplier primarily repairs computers, it may be assigned MCC 7379 "Computer Maintenance, Repair, and Services".

3. How can I tell what MCC is assigned to a supplier?

The supplier's MCC is provided on your 1099 Reports from Visa Information Management (VIM). Visa also provides the MCC to your Visa Issuing bank for inclusion in your reports.

4. What is the IRS rule about reporting certain transactions and not reporting others?

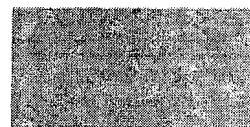
As part of its overall rules for reporting on Form 1099-MISC, the IRS requires businesses to report payments *for services*. Payments for merchandise are exempt from reporting requirements. For more information about IRS Form 1099-MISC reporting requirements, consult section 6041 and 6041A of the Internal Revenue Code.

5. What is the MCC List?

Following recommendations from Visa, the IRS issued Revenue Procedure 2004-43, which contains a list of MCCs that may be used to determine which payments are reportable on IRS Form 1099-MISC and which payments are not reportable. For example, a supplier who sells computers is selling merchandise (MCC 5732) and that MCC is not reportable; however, a supplier who repairs computers is selling a service (MCC 7379) and that MCC is reportable. The MCC List is included beginning on page 5.

6. How do I use the MCC List?

The MCC List contains a column indicating whether the MCC is reportable or not ("Yes" or "No"). Using the MCC List, a cardholder can easily determine which payments are subject to reporting on Form 1099-MISC without having to review individual transaction documentation.



7. Some suppliers sell both merchandise and services. What MCC do they get?

There are many suppliers that sell merchandise and perform services. For example, a supplier may sell pianos but may also give piano lessons. If a supplier deals in both services and merchandise, the assigned MCC generally reflects the greater percentage of the supplier's business.

8. What if a supplier with a non-reportable MCC actually performs services?

The IRS has stated that cardholders may rely on the MCC List to determine which transactions are reportable. Therefore, if a supplier has been assigned a non-reportable MCC, then no reporting is required, even if a review of the transaction documentation indicates that a service was performed.

9. What if the assigned MCC is obviously incorrect?

If you see an obviously incorrect MCC assigned to a supplier (for example, a business is selling office equipment but has an MCC for performing building maintenance), please let Visa know by email at merchinfo@visa.com. In the meantime, you may rely on the MCC List.

10. Am I required to use the MCC List?

No. You are free to review the documentation for each transaction and make your own determination as to whether you should report it or not.

11. May I use the MCC List for some suppliers and not for others?

Yes. There is no IRS rule against doing so. However, you may wish to review whether doing so would violate any other federal or state standard. You would not want to discriminate against any supplier or group of suppliers.

12. When can I start using the MCC List?

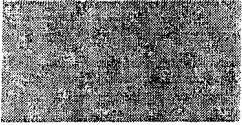
You may begin using the MCC List for Form 1099-MISC reporting for your 2004 transactions and may continue using it in future years.

13. Do I have to tell the IRS I am using the MCC List?

No.

14. Do I have to tell Visa or my Issuing bank that I am using the MCC List?

No.



15. What if a supplier uses an MCC that is not on the List?

The MCC List contains all the MCCs that were in use at the time the revenue procedure was issued. If an MCC is not on the list, any payments made to suppliers using that MCC should be reported.

16. What if a merchant is assigned a different MCC?

If that happens, you may have two merchant records with the same merchant name, state, and ZIP code, but with different MCCs. You should evaluate each merchant separately in accordance with the MCC List to determine whether your payments are reportable.

17. Will the IRS change the MCC List each year?

No. The IRS does not expect to change the MCC List, except to add any new MCCs that are created by the bankcard industry.

18. How often does bankcard industry change its list of MCCs?

There are usually a couple of changes each year. However, most of these are in the Travel & Entertainment (T&E) industry. For example, many hotels and airlines are assigned their own MCC, and these may come and go with the existence of the business entity. The IRS has stated that any new MCC for a hotel or airline should be treated like all the other hotels or airlines. If a new MCC is created that is not a hotel or airline, payments to suppliers with that MCC should be reported.

19. What is the most effective way to integrate the MCC List into my business processes?

The most effective way to use the MCC List is to program it into your reporting systems and use it to filter transactions to determine which are reportable and which are non-reportable.

IMPORTANT NOTE: Visa does not make any warranty or representation as to the completeness or accuracy of this information, nor assume any liability or responsibility that may result from reliance on such information. The information contained herein is not intended as legal or tax advice, and readers are encouraged to seek the advice of a competent tax professional where such advice is required.

Merchant Category Code List

A **Yes** in the "Reportable" column means that transactions generated under this MCC are reportable under sections 6041 or 6041A of the Internal Revenue Code. A **No** means the transactions are exempted from reporting based on the section of the Internal Revenue Code specified in the "Rev Proc Exemption" (Revenue Procedure Exemption) column.

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| MCC | Merchant | Reportable* | Rev Proc Exemption |
|------------|--|--------------------|---------------------------|
| 0742 | Veterinary Services | Yes | |
| 0763 | Agricultural Cooperative | Yes | |
| 0780 | Landscaping Services | Yes | |
| 1520 | General Contractors | Yes | |
| 1711 | Heating, Plumbing, A/C | Yes | |
| 1731 | Electrical Contractors | Yes | |
| 1740 | Masonry, Stonework, and Plaster | Yes | |
| 1750 | Carpentry Contractors | Yes | |
| 1761 | Roofing/Siding, Sheet Metal | Yes | |
| 1771 | Concrete Work Contractors | Yes | |
| 1799 | Special Trade Contractors | Yes | |
| 2741 | Miscellaneous Publishing and Printing | Yes | |
| 2791 | Typesetting, Plate Making, and Related Services | Yes | |
| 2842 | Specialty Cleaning | Yes | |
| 3000-3299 | Airlines | Yes | |
| 3351-3441 | Car Rental | Yes | |
| 3501-3790 | Hotels/Motels/Inns/Resorts | Yes | |
| 4011 | Railroads | No | 1.6041-3(c) |
| 4111 | Commuter Transport, Ferries | Yes | |
| 4112 | Passenger Railways | Yes | |
| 4119 | Ambulance Services | Yes | |
| 4121 | Taxicabs/Limousines | Yes | |
| 4131 | Bus Lines | Yes | |
| 4214 | Motor Freight Carriers and Trucking - Local and Long Distance, Moving and Storage Companies, and Local Delivery Services | No | 1.6041-3(c) |

Merchant Category Code List

| MCC | Merchant | Reportable* | Rev Proc Exemption |
|------------|--|--------------------|---------------------------|
| 4215 | Courier Services | Yes | |
| 4225 | Public Warehousing and Storage – Farm Products, Refrigerated Goods, Household Goods, and Storage | No | 1.6041-3(c) |
| 4411 | Cruise Lines | Yes | |
| 4457 | Boat Rentals and Leases | Yes | |
| 4468 | Marinas, Service and Supplies | Yes | |
| 4511 | Airlines, Air Carriers | Yes | |
| 4582 | Airports, Flying Fields | Yes | |
| 4722 | Travel Agencies, Tour Operators | Yes | |
| 4723 | TUI Travel - Germany | Yes | |
| 4784 | Tolls/Bridge Fees | No | 1.6041-3(c) |
| 4789 | Transportation Services (Not Elsewhere Classified) | Yes | |
| 4812 | Telecommunication Equipment and Telephone Sales | No | 1.6041-3(c) |
| 4814 | Telecommunication Services | No | 1.6041-3(c) |
| 4816 | Computer Network Services | No | 1.6041-3(c) |
| 4821 | Telegraph Services | No | 1.6041-3(c) |
| 4829 | Wires, Money Orders | No | 1.6041-3(c) |
| 4899 | Cable, Satellite, and Other Pay Television and Radio | No | 1.6041-3(c) |
| 4900 | Utilities | No | 1.6041-3(c) |
| 5013 | Motor Vehicle Supplies and New Parts | No | 1.6041-3(c) |
| 5021 | Office and Commercial Furniture | No | 1.6041-3(c) |
| 5039 | Construction Materials (Not Elsewhere Classified) | No | 1.6041-3(c) |
| 5044 | Photographic, Photocopy, Microfilm Equipment, and Supplies | No | 1.6041-3(c) |
| 5045 | Computers, Peripherals, and Software | No | 1.6041-3(c) |
| 5046 | Commercial Equipment (Not Elsewhere Classified) | No | 1.6041-3(c) |
| 5047 | Medical, Dental, Ophthalmic, and Hospital Equipment and Supplies | No | 1.6041-3(c) |
| 5051 | Metal Service Centers | No | 1.6041-3(c) |
| 5065 | Electrical Parts and Equipment | No | 1.6041-3(c) |
| 5072 | Hardware, Equipment, and Supplies | No | 1.6041-3(c) |
| 5074 | Plumbing, Heating Equipment, and Supplies | No | 1.6041-3(c) |
| 5085 | Industrial Supplies (Not Elsewhere Classified) | No | 1.6041-3(c) |
| 5094 | Precious Stones and Metals, Watches and Jewelry | No | 1.6041-3(c) |
| 5099 | Durable Goods (Not Elsewhere Classified) | No | 1.6041-3(c) |

Merchant Category Code List

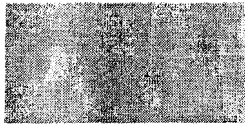
| MCC | Merchant | Reportable* | Rev Proc Exemption |
|------------|--|--------------------|---------------------------|
| 5111 | Stationary, Office Supplies, Printing and Writing Paper | No | 1.6041-3(c) |
| 5122 | Drugs, Drug Proprietaries, and Druggist Sundries | No | 1.6041-3(c) |
| 5131 | Piece Goods, Notions, and Other Dry Goods | No | 1.6041-3(c) |
| 5137 | Uniforms, Commercial Clothing | No | 1.6041-3(c) |
| 5139 | Commercial Footwear | No | 1.6041-3(c) |
| 5169 | Chemicals and Allied Products (Not Elsewhere Classified) | No | 1.6041-3(c) |
| 5172 | Petroleum and Petroleum Products | No | 1.6041-3(c) |
| 5192 | Books, Periodicals, and Newspapers | No | 1.6041-3(c) |
| 5193 | Florists Supplies, Nursery Stock, and Flowers | No | 1.6041-3(c) |
| 5198 | Paints, Varnishes, and Supplies | No | 1.6041-3(c) |
| 5199 | Nondurable Goods (Not Elsewhere Classified) | No | 1.6041-3(c) |
| 5200 | Home Supply Warehouse Stores | No | 1.6041-3(c) |
| 5211 | Lumber, Building Materials Stores | No | 1.6041-3(c) |
| 5231 | Glass, Paint, and Wallpaper Stores | No | 1.6041-3(c) |
| 5251 | Hardware Stores | No | 1.6041-3(c) |
| 5261 | Nurseries, Lawn and Garden Supply Stores | No | 1.6041-3(c) |
| 5271 | Mobile Home Dealers | No | 1.6041-3(c) |
| 5300 | Wholesale Clubs | No | 1.6041-3(c) |
| 5309 | Duty Free Stores | No | 1.6041-3(c) |
| 5310 | Discount Stores | No | 1.6041-3(c) |
| 5311 | Department Stores | No | 1.6041-3(c) |
| 5331 | Variety Stores | No | 1.6041-3(c) |
| 5399 | Miscellaneous General Merchandise | No | 1.6041-3(c) |
| 5411 | Grocery Stores, Supermarkets | No | 1.6041-3(c) |
| 5422 | Freezer and Locker Meat Provisioners | No | 1.6041-3(c) |
| 5441 | Candy, Nut, and Confectionery Stores | No | 1.6041-3(c) |
| 5451 | Dairy Products Stores | No | 1.6041-3(c) |
| 5462 | Bakeries | No | 1.6041-3(c) |
| 5499 | Miscellaneous Food Stores – Convenience Stores and Specialty Markets | No | 1.6041-3(c) |
| 5511 | Car & Truck Dealers (New & Used) Sales, Service, Repairs Parts and Leasing | No | 1.6041-3(c) |
| 5521 | Car & Truck Dealers (Used Only) Sales, Service, Repairs Parts and Leasing | No | 1.6041-3(c) |
| 5531 | Auto and Home Supply Stores | No | 1.6041-3(c) |

Merchant Category Code List

| MCC | Merchant | Reportable* | Rev Proc Exemption |
|------|--|-------------|--------------------|
| 5532 | Automotive Tire Stores | No | 1.6041-3(c) |
| 5533 | Automotive Parts and Accessories Stores | No | 1.6041-3(c) |
| 5541 | Service Stations | No | 1.6041-3(c) |
| 5542 | Automated Fuel Dispensers | No | 1.6041-3(c) |
| 5551 | Boat Dealers | No | 1.6041-3(c) |
| 5561 | Camper, Recreational and Utility Trailer Dealers | No | 1.6041-3(c) |
| 5571 | Motorcycle Shops and Dealers | No | 1.6041-3(c) |
| 5592 | Motor Homes Dealers | No | 1.6041-3(c) |
| 5598 | Snowmobile Dealers | No | 1.6041-3(c) |
| 5599 | Miscellaneous Auto Dealers | No | 1.6041-3(c) |
| 5611 | Men's and Boy's Clothing and Accessories Stores | No | 1.6041-3(c) |
| 5621 | Women's Ready-To-Wear Stores | No | 1.6041-3(c) |
| 5631 | Women's Accessory and Specialty Shops | No | 1.6041-3(c) |
| 5641 | Children's and Infant's Wear Stores | No | 1.6041-3(c) |
| 5651 | Family Clothing Stores | No | 1.6041-3(c) |
| 5655 | Sports and Riding Apparel Stores | No | 1.6041-3(c) |
| 5661 | Shoe Stores | No | 1.6041-3(c) |
| 5681 | Furriers and Fur Shops | No | 1.6041-3(c) |
| 5691 | Men's, Women's Clothing Stores | No | 1.6041-3(c) |
| 5697 | Tailors, Alterations | Yes | |
| 5698 | Wig and Toupee Stores | No | 1.6041-3(c) |
| 5699 | Miscellaneous Apparel and Accessory Shops | No | 1.6041-3(c) |
| 5712 | Furniture, Home Furnishings, and Equipment Stores, Except Appliances | No | 1.6041-3(c) |
| 5713 | Floor Covering Stores | No | 1.6041-3(c) |
| 5714 | Drapery, Window Covering, and Upholstery Stores | No | 1.6041-3(c) |
| 5718 | Fireplace, Fireplace Screens, and Accessories Stores | No | 1.6041-3(c) |
| 5719 | Miscellaneous Home Furnishing Specialty Stores | No | 1.6041-3(c) |
| 5722 | Household Appliance Stores | No | 1.6041-3(c) |
| 5732 | Electronics Stores | No | 1.6041-3(c) |
| 5733 | Music Stores-Musical Instruments, Pianos, and Sheet Music | No | 1.6041-3(c) |
| 5734 | Computer Software Stores | No | 1.6041-3(c) |
| 5735 | Record Stores | No | 1.6041-3(c) |
| 5811 | Caterers | Yes | |

Merchant Category Code List

| MCC | Merchant | Reportable* | Rev Proc Exemption |
|------------|--|--------------------|---------------------------|
| 5812 | Eating Places, Restaurants | No | 1.6041-3(c) |
| 5813 | Drinking Places | No | 1.6041-3(c) |
| 5814 | Fast Food Restaurants | No | 1.6041-3(c) |
| 5912 | Drug Stores and Pharmacies | No | 1.6041-3(c) |
| 5921 | Package Stores—Beer, Wine, and Liquor | No | 1.6041-3(c) |
| 5931 | Used Merchandise and Secondhand Stores | No | 1.6041-3(c) |
| 5932 | Antique Shops | No | 1.6041-3(c) |
| 5933 | Pawn Shops | No | 1.6041-3(c) |
| 5935 | Wrecking and Salvage Yards | Yes | |
| 5937 | Antique Reproductions | No | 1.6041-3(c) |
| 5940 | Bicycle Shops | No | 1.6041-3(c) |
| 5941 | Sporting Goods Stores | No | 1.6041-3(c) |
| 5942 | Book Stores | No | 1.6041-3(c) |
| 5943 | Stationery Stores, Office, and School Supply Stores | No | 1.6041-3(c) |
| 5944 | Jewelry Stores, Watches, Clocks, and Silverware Stores | No | 1.6041-3(c) |
| 5945 | Hobby, Toy, and Game Shops | No | 1.6041-3(c) |
| 5946 | Camera and Photographic Supply Stores | No | 1.6041-3(c) |
| 5947 | Gift, Card, Novelty, and Souvenir Shops | No | 1.6041-3(c) |
| 5948 | Luggage and Leather Goods Stores | No | 1.6041-3(c) |
| 5949 | Sewing, Needlework, Fabric, and Piece Goods Stores | No | 1.6041-3(c) |
| 5950 | Glassware, Crystal Stores | No | 1.6041-3(c) |
| 5960 | Direct Marketing - Insurance Services | Yes | |
| 5962 | Direct Marketing - Travel | Yes | |
| 5963 | Door-To-Door Sales | No | 1.6041-3(c) |
| 5964 | Direct Marketing - Catalog Merchant | No | 1.6041-3(c) |
| 5965 | Direct Marketing - Combination Catalog and Retail Merchant | No | 1.6041-3(c) |
| 5966 | Direct Marketing - Outbound Tele | No | 1.6041-3(c) |
| 5967 | Direct Marketing - Inbound Tele | No | 1.6041-3(c) |
| 5968 | Direct Marketing - Subscription | No | 1.6041-3(c) |
| 5969 | Direct Marketing - Other | No | 1.6041-3(c) |
| 5970 | Artist's Supply and Craft Shops | No | 1.6041-3(c) |
| 5971 | Art Dealers and Galleries | No | 1.6041-3(c) |
| 5972 | Stamp and Coin Stores | No | 1.6041-3(c) |



Merchant Category Code List

| MCC | Merchant | Reportable* | Rev Proc Exemption |
|------------|---|--------------------|---------------------------|
| 5973 | Religious Goods Stores | No | 1.6041-3(c) |
| 5975 | Hearing Aids Sales and Supplies | No | 1.6041-3(c) |
| 5976 | Orthopedic Goods - Prosthetic Devices | No | 1.6041-3(c) |
| 5977 | Cosmetic Stores | No | 1.6041-3(c) |
| 5978 | Typewriter Stores | No | 1.6041-3(c) |
| 5983 | Fuel Dealers (Non Automotive) | No | 1.6041-3(c) |
| 5992 | Florists | No | 1.6041-3(c) |
| 5993 | Cigar Stores and Stands | No | 1.6041-3(c) |
| 5994 | News Dealers and Newsstands | No | 1.6041-3(c) |
| 5995 | Pet Shops, Pet Food, and Supplies | No | 1.6041-3(c) |
| 5996 | Swimming Pools Sales | No | 1.6041-3(c) |
| 5997 | Electric Razor Stores | No | 1.6041-3(c) |
| 5998 | Tent and Awning Shops | No | 1.6041-3(c) |
| 5999 | Miscellaneous Specialty Retail | No | 1.6041-3(c) |
| 6010 | Manual Cash Disburse | No | 1.6041-3(c) |
| 6011 | Automated Cash Disburse | No | 1.6041-3(c) |
| 6012 | Financial Institutions | Yes | |
| 6051 | Non-FI, Money Orders | No | 1.6041-3(c) |
| 6211 | Security Brokers/Dealers | Yes | |
| 6300 | Insurance Underwriting, Premiums | No | 1.6041-3(c) |
| 6399 | Insurance - Default | No | 1.6041-3(c) |
| 6513 | Real Estate Agents and Managers - Rentals | Yes | |
| 7011 | Hotels, Motels, and Resorts | Yes | |
| 7012 | Timeshares | Yes | |
| 7032 | Sporting/Recreation Camps | Yes | |
| 7033 | Trailer Parks, Campgrounds | Yes | |
| 7210 | Laundry, Cleaning Services | Yes | |
| 7211 | Laundries | Yes | |
| 7216 | Dry Cleaners | Yes | |
| 7217 | Carpet/Upholstery Cleaning | Yes | |
| 7221 | Photographic Studios | Yes | |
| 7230 | Barber and Beauty Shops | Yes | |
| 7251 | Shoe Repair/Hat Cleaning | Yes | |

Merchant Category Code List

| MCC | Merchant | Reportable* | Rev Proc Exemption |
|------------|--|--------------------|-------------------------------|
| 7261 | Funeral Services, Crematories | Yes | |
| 7273 | Dating/Escort Services | Yes | |
| 7276 | Tax Preparation Services | Yes | |
| 7277 | Counseling Services | Yes | |
| 7278 | Buying/Shopping Services | Yes | |
| 7296 | Clothing Rental | Yes | |
| 7297 | Massage Parlors | Yes | |
| 7298 | Health and Beauty Spas | Yes | |
| 7299 | Miscellaneous General Services | Yes | |
| 7311 | Advertising Services | Yes | |
| 7321 | Credit Reporting Agencies | Yes | |
| 7333 | Commercial Photography, Art and Graphics | Yes | |
| 7338 | Quick Copy, Repro, and Blueprint | Yes | |
| 7339 | Secretarial Support Services | Yes | |
| 7342 | Exterminating Services | Yes | |
| 7349 | Cleaning and Maintenance | Yes | |
| 7361 | Employment/Temp Agencies | Yes | |
| 7372 | Computer Programming | Yes | |
| 7375 | Information Retrieval Services | Yes | |
| 7379 | Computer Repair | Yes | |
| 7392 | Consulting, Public Relations | Yes | |
| 7393 | Detective Agencies | Yes | |
| 7394 | Equipment Rental | Yes | |
| 7395 | Photo Developing | Yes | |
| 7399 | Miscellaneous Business Services | Yes | |
| 7511 | Truck Stop | Yes | |
| 7512 | Car Rental Agencies | Yes | |
| 7513 | Truck/Utility Trailer Rentals | Yes | |
| 7519 | Recreational Vehicle Rentals | Yes | |
| 7523 | Parking Lots, Garages | Yes | |
| 7531 | Auto Body Repair Shops | Yes | |
| 7534 | Tire Retreading and Repair | Yes | |
| 7535 | Auto Paint Shops | Yes | |

Merchant Category Code List

| MCC | Merchant | Reportable* | Rev Proc Exemption |
|------------|-----------------------------------|--------------------|---------------------------|
| 7538 | Auto Service Shops | Yes | |
| 7542 | Car Washes | Yes | |
| 7549 | Towing Services | Yes | |
| 7622 | Electronics Repair Shops | Yes | |
| 7623 | A/C, Refrigeration Repair | Yes | |
| 7629 | Small Appliance Repair | Yes | |
| 7631 | Watch/Jewelry Repair | Yes | |
| 7641 | Furniture Repair, Refinishing | Yes | |
| 7692 | Welding Repair | Yes | |
| 7699 | Miscellaneous Repair Shops | Yes | |
| 7829 | Picture/Video Production | Yes | |
| 7832 | Motion Picture Theaters | Yes | |
| 7841 | Video Tape Rental Stores | Yes | |
| 7911 | Dance Hall, Studios, Schools | Yes | |
| 7922 | Theatrical Ticket Agencies | Yes | |
| 7929 | Bands, Orchestras | Yes | |
| 7932 | Billiard/Pool Establishments | Yes | |
| 7933 | Bowling Alleys | Yes | |
| 7941 | Sports Clubs/Fields | Yes | |
| 7991 | Tourist Attractions and Exhibits | Yes | |
| 7992 | Golf Courses - Public | Yes | |
| 7993 | Video Amusement Game Supplies | No | 1.6041-3(c) |
| 7994 | Video Game Arcades | Yes | |
| 7995 | Betting/Casino Gambling | Yes | |
| 7996 | Amusement Parks/Carnivals | Yes | |
| 7997 | Country Clubs | Yes | |
| 7998 | Aquariums | Yes | |
| 7999 | Miscellaneous Recreation Services | Yes | |
| 8011 | Doctors | Yes | |
| 8021 | Dentists, Orthodontists | Yes | |
| 8031 | Osteopaths | Yes | |
| 8041 | Chiropractors | Yes | |
| 8042 | Optometrists, Ophthalmologists | Yes | |

Merchant Category Code List

| MCC | Merchant | Reportable* | Rev Proc Exemption |
|------------|--|--------------------|---------------------------|
| 8043 | Opticians, Eyeglasses | Yes | |
| 8049 | Chiropractors, Podiatrists | Yes | |
| 8050 | Nursing/Personal Care | Yes | |
| 8062 | Hospitals | Yes | |
| 8071 | Medical and Dental Labs | Yes | |
| 8099 | Medical Services | Yes | |
| 8111 | Legal Services, Attorneys | Yes | |
| 8211 | Elementary, Secondary Schools | No | 1.6041-3(p)(2) |
| 8220 | Colleges, Universities | No | 1.6041-3(p)(2) |
| 8241 | Correspondence Schools | No | 1.6041-3(p)(2) |
| 8244 | Business/Secretarial Schools | No | 1.6041-3(p)(2) |
| 8249 | Vocational/Trade Schools | No | 1.6041-3(p)(2) |
| 8299 | Educational Services | Yes | |
| 8351 | Child Care Services | Yes | |
| 8398 | Charitable and Social Service Organizations - Fundraising | No | 1.6041-3(p)(2) |
| 8641 | Civic, Social, Fraternal Associations | No | 1.6041-3(p)(2) |
| 8651 | Political Organizations | Yes | |
| 8675 | Automobile Associations | Yes | |
| 8699 | Membership Organizations | Yes | |
| 8734 | Testing Laboratories | Yes | |
| 8911 | Architectural/Surveying Services | Yes | |
| 8931 | Accounting/Bookkeeping Services | Yes | |
| 8999 | Professional Services | Yes | |
| 9211 | Court Costs, Including Alimony and Child Support - Courts of Law | No | 1.6041-3(p)(4) |
| 9222 | Fines - Government Administrative Entities | No | 1.6041-3(p)(4) |
| 9223 | Bail and Bond Payments | Yes | |
| 9311 | Tax Payments - Government Agencies | No | 1.6041-3(p)(4) |
| 9399 | Government Services (Not Elsewhere Classified) | No | 1.6041-3(p)(4) |
| 9402 | Postal Services - Government Only | No | 1.6041-3(p)(3) |
| 9405 | U.S. Federal Government Agencies or Departments | No | 1.6041-3(p)(3) |
| 9950 | Intra-Company Purchases | No | 1.6041-3(c) |

Visa Commercial Solutions

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